FHA SINGLE FAMILY LOAN SALE 2011-3 FY 2011 QUALIFICATION STATEMENT CERTIFICATION

The Federal Housing Administration ("FHA"), an organizational unit of the U.S. Department of Housing and Urban Development ("HUD"), shall offer for sale a portfolio of defaulted single-family mortgage loans (the "Mortgage Loans") through a competitive auction, referred to as Singly Family Loan Sale 2011-3 ("SFLS 2011-3"). HUD intends to offer qualified bidders the opportunity to bid in a sealed bid auction to be conducted in September, 2011 to acquire the Mortgage Loans via whole loan sale.

The undersigned ("Bidder") understands and acknowledges that, before it can register for, or make an offer to bid in SFLS 2011-3, the Bidder (whether an individual or an entity) must meet the requirements provided in the document entitled "FHA SINGLE FAMILY LOAN SALES FY 2011, MORTAGE ACQUISITION AND RECOVERY INITIATIVE PILOT QUALIFICATION STATEMENT" incorporated herein by reference, which was previously executed by Bidder for participation in SFLS 2011-1 or SFLS 2011-2 (the "Qualification Statement"). The Qualification Statement provides that prior to receiving access to data for subsequent sales within FY 2011, Bidder shall be required to provide HUD with written affirmative certification that there has been no change in the Bidder's eligibility to participate in the SFLS 2011-3 pursuant to the executed Qualification Statement.

Bidder hereby certifies that there has been no change in the Bidder's eligibility to participate in SFLS 2011-3 pursuant to the executed Qualification Statement previously executed for Bidder's participation in SFLS 2011-1 or SFLS 2011-2.

NOTICE: Anyone who knowingly or willfully makes false or fraudulent statements or representations in connection with the disclosures or certifications herein will be referred to the Office of Inspector General and/or the appropriate law enforcement officials for investigation and legal enforcement and may be subject to fines, imprisonment or both. See 18 U.S.C. §§ 1001, 1010, 1012.

Bidder acknowledges and agrees that FHA/HUD has the right to request additional or updated information at any time, including, without limitation, financial statements and/or confirmation of the representations, warranties and certifications made herein. Bidder authorizes, and has the authority to authorize, FHA/HUD and its agents to conduct credit and other investigations of Bidder through appropriate third-party reporting agencies. Bidder further acknowledges and agrees that FHA/HUD may, in its sole discretion, refuse to qualify any prospective bidder who, in FHA/HUD's sole judgment, does not have the requisite knowledge and experience to enable such bidder to evaluate the merits and risks of purchasing and to make an informed decision with respect to the purchase of the Mortgage Loans.

Dated:, 20	
BIDDER:(Print or Type Name of Bidder)	
By:	
Printed Name:	-
Print Title:	